A Comprehensive Study of Cloud Accounting Adoption Challenges Among Small and Medium Enterprises

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ABSTRACT

Cloud-based accounting platforms such as Zoho Books have become increasingly common among small and medium enterprises (SMEs) seeking affordable, scalable, and automated financial management tools. Businesses moving from manual bookkeeping or legacy on-premise systems frequently encounter data-migration difficulties, staff resistance, limited digital and financial literacy, integration gaps, data-security and vendor-trust concerns, subscription cost pressure, and statutory compliance demands such as India's Goods and Services Tax (GST) regime. This chapter adopts a descriptive, literature-based research design, synthesising the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), the Technology-Organisation-Environment (TOE) framework, Diffusion of Innovation (DOI) theory, and the Model of Innovation Resistance (MIR), alongside more than two dozen empirical studies on cloud accounting adoption across India, Southeast Asia, South Asia, the Middle East, Europe, and East Asia. A thematic analysis across ten challenge categories is presented, supported by comparative tables benchmarking Zoho Books against alternative platforms. The chapter concludes that successful adaptation depends less on the platform's technical capability and more on organisational readiness, staff training, financial literacy, trust, and structured change management sustained beyond initial implementation.

Keywords: Zoho Books, Cloud Accounting, SME Digital Transformation, Technology Acceptance Model, UTAUT, Technology-Organisation-Environment Framework, GST Compliance, Change Management

INTRODUCTION

The accounting function within SMEs has moved through three stages: manual, ledger-based bookkeeping; desktop software dominated in India by applications such as Tally; and, most recently, cloud-based Software-as-a-Service (SaaS) delivery. This shift has been driven both by technology and by regulation — most notably India's GST regime, which pushed digital invoicing and automated return filing — and by the COVID-19 pandemic, which made remote, real-time access to financial records a necessity (Saad et al., 2022; Sastararuji et al., 2022).

Zoho Books, part of the wider Zoho ecosystem, offers invoicing, expense tracking, automated bank reconciliation, inventory management, multi-currency support, project time-tracking, and GST-ready reporting through a tiered structure that includes a usable free plan. However, adopting any cloud accounting system is rarely a purely technical exercise: businesses must contend with data migration, retraining, workflow change, and new questions about data control (Haddara, Gøthesen, & Langseth, 2022; Ahn & Ahn, 2020). This chapter focuses specifically on the practical challenges of adapting Zoho Books — a platform whose affordable, GST-ready, owner-manager-oriented positioning makes the barriers identified in the wider literature especially relevant.

This study is significant for business owners transitioning to Zoho Books, for educators applying technology-adoption theory to a concrete case, for policymakers designing MSME digitalisation programmes, and for researchers, since little peer-reviewed work examines named SaaS accounting platforms rather than cloud accounting as an undifferentiated category. The research problem centres on this gap and on the distinction between initial adoption and sustained adaptation: most studies measure adoption intention at a single point, while far fewer examine the post-adoption period when migration errors, incomplete training, and integration issues become apparent (Lutfi, 2022).

Research Questions and Objectives

The chapter addresses: (1) what technological, financial, and organisational barriers businesses face adapting Zoho Books; (2) how digital/financial literacy and change management influence implementation success; (3) what role data security and trust play; (4) how India's GST environment interacts with adoption decisions; and (5) what practical, literature-grounded strategies can support smoother adaptation. Its primary objective is to examine these challenges in comprehensive detail, applying TAM, UTAUT, TOE, DOI, and MIR to structure and interpret findings.

RESEARCH METHODOLOGY

This chapter adopts a conceptual, descriptive design based on secondary literature, following an interpretivist philosophy that synthesises findings across countries, methodologies, and theoretical lenses rather than testing a single hypothesis on new quantitative data. Sources were identified through targeted searches of Scopus, Web of Science, ScienceDirect, MDPI, and Springer Nature using terms combining 'cloud accounting', 'cloud ERP', 'SME adoption', 'Zoho Books', 'GST compliance', and the five theoretical frameworks, prioritising peer-reviewed work from the last decade supplemented by seminal theoretical sources (Davis, 1989; Rogers, 2003; Tornatzky & Fleischer, 1990; Venkatesh et al., 2003; Ram, 1987). Sources were included if they examined cloud accounting or cloud-ERP adoption among SMEs/MSMEs or a directly relevant regulatory or change-management topic, and excluded if focused solely on large-enterprise contexts or unverifiable against original publication. A small number of industry reviews were included only for factual description of Zoho Books' features and pricing, clearly distinguished from academic sources. Findings were synthesised thematically — grouped first by framework, then by geographic and sectoral context, and finally mapped onto ten challenge themes — rather than through formal meta-analysis, given the heterogeneity of survey-based, interview-based, and conceptual methods across the literature reviewed.

Zoho Books and Cloud-Based Accounting

Cloud accounting delivers accounting software as an internet-hosted service, replacing large upfront licence costs with recurring subscription fees (Seethamraju, 2015). Zoho Books offers invoicing, expense and bill tracking, automated bank-feed reconciliation, inventory tracking, project time-tracking, multi-currency support, and standard financial reports, with GST-compliant invoicing and CGST/SGST/IGST calculation for the Indian market. Its free plan for very small businesses, followed by progressively feature-rich paid tiers, allows firms to scale without switching platforms — a frequently cited advantage. A defining characteristic is deep integration with the wider Zoho suite (CRM, Inventory, Payroll, Subscriptions) sharing a common database, which reduces data-silo problems for Zoho-standardised businesses but can create friction for firms wishing to retain non-Zoho tools elsewhere.

Theoretical Framework

Five complementary frameworks structure this review. The Technology Acceptance Model (TAM; Davis, 1989) explains adoption through perceived usefulness and ease of use; Musyaffi and Arinal (2021) extend it to show perceived security risk acts as an independent negative influence, relevant given Zoho Books' ease-of-use marketing may not resolve security-related hesitancy on its own. The Unified Theory of Acceptance and Use of Technology (UTAUT; Venkatesh et al., 2003) adds performance expectancy, effort expectancy, social influence, and facilitating conditions; Novianti and Aligarh (2025) and Haleem (2020) both found facilitating conditions matter more than abstract usefulness judgements, especially for owner-managers who form a large share of Zoho Books' user base.

The Technology-Organisation-Environment framework (TOE; Tornatzky & Fleischer, 1990) extends analysis to firm size, culture, management support, and regulatory pressure. Ahn and Ahn (2020) found organisational culture and regulatory environment were significant predictors while ICT skill was not — suggesting barriers lie less in technical operation than in organisational and regulatory context. Diffusion of Innovation theory (DOI; Rogers, 2003) identifies relative advantage, compatibility, complexity, trialability, and observability as adoption drivers; Ahn and Ahn (2020) found relative advantage and trialability significant, reflected directly in Zoho Books' free-tier trial model. Finally, the Model of Innovation Resistance (MIR; Ram, 1987) explains resistance rooted in perceived risk and habit rather than disbelief in benefits; Peng and Gala (2014) and Ahn and Ahn (2020) identify vendor lock-in as the most persistent resistance factor — an anxiety about switching costs and data control rather than the software's features.

Together, these frameworks operate at three levels: TAM/UTAUT explain individual-level intention; TOE explains how organisational culture and regulatory pressure translate intention into adoption; DOI explains adoption speed and depth; and MIR explains why resistance can persist independently of perceived benefit. Figure 1 illustrates how the five frameworks feed into the integrated model used to organise the thematic analysis below.

Figure 1. Integrated Theoretical Framework for Zoho Books Adaptation Challenges

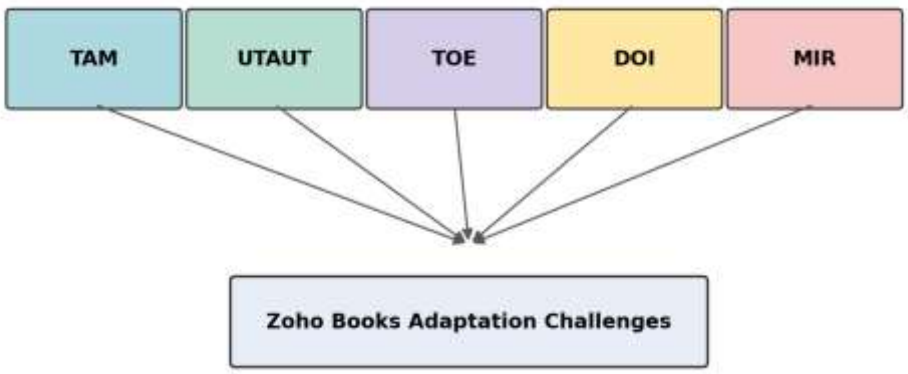

Figure 2.1: Conceptual Framework of the Study

Source: Author's compilation, based on Davis (1989) [TAM]; Venkatesh et al. (2003) [UTAUT]; Tornatzky & Fleischer (1990) [TOE]; Rogers (2003) [DOI]; and [MIR source].

Organisational Readiness and Cost Considerations

Organisational readiness combines staff digital literacy, existing IT infrastructure, financial capacity, and external compliance pressure. A single-owner retail business with limited digital exposure faces a very different readiness profile than a services firm already comfortable with cloud tools. While Ahn and Ahn's (2020) larger-enterprise sample found ICT skill statistically insignificant, this likely reflects an already-high baseline; for the micro and small businesses forming much of Zoho Books' free-tier base, digital literacy remains a first-order barrier (Hossain, 2025; Sowndharya & Varshani, 2026).

Cost is a frequently cited practical barrier (Sin, Fathi, & Xin, 2023): even modest recurring fees represent a different cost structure from one-time desktop software or 'free' spreadsheets. Total cost of ownership extends beyond subscription price to add-on modules, third-party integrations, and consultant support for GST configuration, plus indirect costs — data migration, training time, and productivity dips during parallel running that are rarely reflected in vendor pricing but consistently identified as significant (Haddara et al., 2022; Gupta et al., 2017). Owners with weaker financial literacy may delay adoption or under-utilise the system, continuing manual processes in parallel (Sowndharya & Varshani, 2026).

Comparative Overview: Zoho Books and Alternative Platforms

Businesses rarely evaluate Zoho Books in isolation; Table 1 benchmarks it against Tally, QuickBooks, and Xero across dimensions relevant to adaptation.

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Table 1. Comparative overview of Zoho Books and selected alternative platforms.

Feature	Zoho Books	Tally	QuickBooks	Xero
Delivery model	Cloud-native SaaS	Primarily desktop/on-premise	Cloud-native SaaS	Cloud-native SaaS
Pricing	Free tier + tiered plans	One-time/annual licence	Tiered, premium pricing	Tiered, unlimited users
GST readiness (India)	GST-ready invoicing/filing	Strong, long-established	Limited India-specific depth	Limited India-specific depth
Ecosystem integration	Deep Zoho suite integration	Standalone, add-on modules	Broad third-party marketplace	Broad third-party marketplace
Learning curve	Low-moderate	Moderate-high	Low-moderate	Low
Target segment	Freelancers, micro/small firms	Traditional Indian SMEs	Small-mid businesses	Small-mid businesses

This comparison shows that Zoho Books' adaptation challenges are shaped by its specific positioning: strong GST readiness makes it attractive in the Indian compliance context, while deep Zoho-ecosystem integration benefits Zoho-standardised businesses but can be a friction point for others.

LITERATURE REVIEW

Haddara, Gøthesen, and Langseth (2022) identify security, data migration, system integration, and connectivity as recurring cloud-ERP barriers for SMEs, noting migration is comparatively under-addressed relative to its practical significance. Seethamraju (2015), Salum and Rozan (2015), and Gupta et al. (2017) similarly find perceived risk, limited technical skill, uncertainty about return on investment, and organisational resistance among the most significant obstacles. Ahn and Ahn's (2020) integrated TOE/DOI/MIR study of 148 Korean firms found vendor lock-in the only statistically significant resistance factor, a counterintuitive result suggesting security concerns recede as vendor track records mature, while structural switching-cost concerns persist — echoing Peng and Gala's (2014) qualitative findings.

A TAM-focused cluster examines cloud accounting specifically: Yau-Yeung, Yigitbasioglu, and Green (2020) found Australian practitioners deterred by loss of data control despite acknowledged efficiency gains; Le and Cao (2020) found usefulness and ease of use predicted Vietnamese adoption intention but not sustained use without organisational support; Musyaffi and Arinal (2021) found perceived security risk reduces intention independently of usefulness. COVID-19 studies (Saad et al., 2022; Sastararuji et al., 2022) show external shocks and stakeholder pressure accelerating adoption as strongly as internal readiness, while Lutfi (2022) found top-management support and self-efficacy predict continuance more than initial adoption — underscoring that adaptation challenges persist well beyond go-live.

MSME-level evidence from Southeast and South Asia (Novianti & Aligarh, 2025; Permatasari, Mohammed, & Shafie, 2024; Sin, Fathi, & Xin, 2023; Faqih, Schoggers, & Rusgowanto, 2023; Haleem, 2020) consistently finds facilitating conditions, effort expectancy, cost, and prior digital exposure more influential than abstract usefulness perceptions — particularly among owner-managers.

Hossain (2025) found financial constraints, technical-expertise gaps, and security concerns as Bangladesh's top barriers, though adopters reported higher financial performance. Sowndharya and Varshani (2026) found India's GST-enabled software improves reporting accuracy, yet adoption remains uneven due to cost, training gaps, and infrastructure constraints. Table 2 consolidates this evidence.

Table 2. Summary of key empirical studies on cloud accounting/ERP adoption.

Study	Context	Method	Key Finding
Haddara et al. (2022)	Cross-national	Systematic review	Security, data migration, integration, and connectivity are recurring cloud-ERP barriers for SMEs.
Ahn & Ahn (2020)	South Korea	TOE+DOI+MIR; 148 firms	Vendor lock-in was the only significant resistance factor; ICT skill and security were not.
Peng & Gala (2014)	Cross-national	Qualitative, IT consultants	Vendor lock-in, security, transparency, and integration are core cloud-ERP barriers.
Yau-Yeung et al. (2020)	Australia	Survey	Security and loss of data control deter adoption despite efficiency gains.
Musyaffi & Arinal (2021)	Indonesia	Extended TAM	Perceived security risk reduces intention independently of usefulness.
Saad et al. (2022)	Jordan	UTAUT, COVID-19	Facilitating conditions and performance expectancy rose under pandemic pressure.
Sastararuji et al. (2022)	Thailand	TOE+DOI+Institutional	External stakeholder pressure shaped adoption as much as internal readiness.
Lutfi (2022)	Jordan	UTAUT, continuance	Top-management support and self-efficacy predict continued use more than initial adoption.
Novianti & Aligarh (2025)	Indonesia	TAM+UTAUT; 150 MSMEs	Facilitating conditions drive actual use more than perceived usefulness.
Sin, Fathi & Xin (2023)	Malaysia	Survey	Cost, security, and management support are key adoption determinants.
Hossain (2025)	Bangladesh	Mixed methods	Financial and technical-expertise barriers dominate; adopters report higher performance.
Sowndharya & Varshani (2026)	India	Secondary synthesis	GST-enabled software improves accuracy, but adoption is uneven due to cost/training gaps.

Despite this substantial body of work, gaps remain: few studies examine named SaaS platforms like Zoho Books specifically; most measure adoption intention at a single point rather than sustained post-adoption challenges; the intersection between statutory compliance and voluntary adoption is under-explored; micro and very small businesses are under-represented; and few studies integrate multiple theoretical frameworks into one applied analysis. This chapter addresses these gaps through a conceptual, descriptive design based entirely on secondary, peer-reviewed literature, synthesised thematically and mapped onto ten challenge categories, without claiming statistical generalisability. All claims reflect sources' actual reported findings, including counter-pattern results such as Ahn and Ahn's (2020) non-significant security finding, in keeping with standard research-integrity principles for secondary-literature review.

Detailed Thematic Analysis of Challenges in Adapting Zoho Books

Data Migration Challenges

Moving historical records from spreadsheets or Tally into Zoho Books requires careful mapping of chart-of-accounts structures, opening balances, and outstanding invoices. Haddara et al. (2022) identify migration as under-addressed but critical, since mismatched legacy field names create uncertainty — a challenge heightened for Tally migrations given differing data structures and terminology.

Staff Resistance and Change Management

Consistent with MIR (Ram, 1987), staff may resist not because they doubt usefulness but because of the habitual cost of changing routines. Gupta et al. (2017) found organisational resistance among the most significant cloud-ERP challenges, echoed in Kotter's (1996) observation that failure to build urgency and anchor new approaches in culture stalls digital transitions.

Digital and Financial Literacy Gaps

Even willing staff may under-utilise the platform if digital or financial literacy is limited (Hossain, 2025; Sowndharya & Varshani, 2026) — particularly relevant for owner-managers, whose adoption Haleem (2020) found shaped more by facilitating conditions than usefulness judgements, implying practical support matters more than persuasion.

Integration With Existing Business Systems

Businesses using non-Zoho point-of-sale, inventory, or CRM tools may face integration friction (Peng & Gala, 2014; Haddara et al., 2022). While Zoho Books integrates seamlessly within the Zoho suite, firms with an established non-Zoho stack must weigh ecosystem consolidation against migration cost elsewhere.

Data Security, Privacy, and Vendor Trust

Security concerns recur throughout the literature (Yau-Yeung et al., 2020; Musyaffi & Arinal, 2021), though Ahn and Ahn (2020) found this concern moderates as vendor track records build. A related, more persistent concern is vendor lock-in — difficulty retrieving or migrating data if a business later wishes to switch (Peng & Gala, 2014).

Cost and Subscription Pricing Sensitivity

Cost sensitivity is persistent (Sin, Fathi, & Xin, 2023; Salum & Rozan, 2015), particularly among micro-businesses comparing recurring fees against the notional 'free' cost of manual bookkeeping without accounting for its time cost.

Regulatory and GST Compliance Pressure

India's GST regime is a distinctive environmental driver (TOE) that can accelerate uptake beyond voluntary readiness (Sowndharya & Varshani, 2026), a pattern paralleled by comparable regulatory pressure in Thailand (Sastararuji et al., 2022).

Customer and Technical Support Limitations

Independent reviews note support responsiveness challenges on lower-tier plans, compounding migration and integration difficulty without paid help — echoing Seethamraju's (2015) observation that reduced vendor dependence in SaaS is a double-edged benefit.

Customisation and Feature-Tier Constraints

As a standardised, multi-tenant SaaS product, Zoho Books offers less bespoke customisation than desktop alternatives (Ahn & Ahn, 2020; Peng & Gala, 2014); features such as multi-currency or advanced reporting are reserved for higher tiers.

Internet Connectivity and Infrastructure Dependency

Cloud-native operation requires stable connectivity; in regions with inconsistent access this constrains adaptation (Haddara et al., 2022), consistent with infrastructure constraints reported in South Asian SME contexts (Hossain, 2025; Sowndharya & Varshani, 2026).

Table 3. Zoho Books adaptation challenges classified using the TOE framework.

TOE Dimension	Challenges in Adapting Zoho Books
Technological	Data migration from Tally/Excel; integration with POS, inventory, and CRM tools; internet dependency; data security.
Organisational	Staff resistance to workflow change; limited digital/financial literacy; absent structured training; variable management support.
Environmental	GST and statutory compliance pressure; peer competitive pressure; vendor dependence; evolving data-protection regulation.

Role of Training and Change Management

Businesses treating Zoho Books adoption as a mere software installation, without staff and owner training, tend toward underutilisation and parallel manual processes. Kotter's (1996) model — building urgency and a guiding coalition, then anchoring change in culture — maps onto GST-driven urgency and Lutfi's (2022) finding on visible leadership commitment. Hiatt's (2006) ADKAR model (Awareness, Desire, Knowledge, Ability, Reinforcement) clarifies that training alone addresses only Knowledge and Ability; without prior Awareness and Desire, and subsequent Reinforcement, training investment may not translate into sustained use. Effective training should therefore be phased, build an explicit business case, and include scheduled reinforcement sessions after go-live rather than a single onboarding event.

DISCUSSION

The themes identified align closely with the broader cloud-ERP literature, suggesting Zoho Books' adaptation challenges are largely inherent to cloud accounting generally rather than platform-specific. Facilitating conditions and organisational support matter more than software sophistication (Novianti & Aligarh, 2025; Haleem, 2020), meaning adaptation outcomes depend heavily on infrastructure, training, and management commitment.

In India specifically, GST compliance pressure is a distinctive adoption accelerant (Sowndharya & Varshani, 2026) that does not, on its own, resolve underlying literacy and organisational barriers. Cost perception, digital literacy, and trust are closely interlinked: lower-literacy businesses tend toward greater cost-sensitivity and security caution, slowing adoption even under regulatory pressure, while stronger management support and prior digital exposure correlate with smoother adaptation (Faqih, Schoggers, & Rusgowanto, 2023). Training mediates this relationship by reducing perceived complexity and anxiety.

Vendor lock-in stands apart as a structural, rather than perception-based, form of resistance that persists even as security trust builds (Peng & Gala, 2014; Ahn & Ahn, 2020), implying value in early, routine data-export practices regardless of switching intent.

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Data Security and Trust

Data security and trust recur throughout the literature and are directly relevant to Zoho Books adaptation. Yau-Yeung, Yigitbasioglu, and Green (2020) and Musyaffi and Arinal (2021) found perceived security risk reduces adoption intention independently of usefulness, meaning even a highly capable platform can face resistance if users are unsure how data is stored and protected — a concern often compounded by limited internal IT expertise among SMEs. Yet Ahn and Ahn's (2020) non-significant finding in a more recent, larger-enterprise sample suggests trust in mainstream cloud vendors may be increasing as track records lengthen and third-party certifications become more visible. Building trust typically requires clear communication about data storage, backup procedures, and access controls; for Indian businesses, this extends to Zoho Books' compliance posture relative to the Digital Personal Data Protection Act, 2023, particularly where customer financial data is handled alongside internal records.

Sector-Wise and Firm-Size Variations

Adaptation challenges are not uniform across businesses. Faqih, Schoggers, and Rusgowanto (2023) found food and beverage MSMEs' willingness to adopt closely tied to owners' prior digital exposure, suggesting sectors with lower baseline digital engagement — traditional retail or hospitality micro-businesses — face steeper adaptation curves than professional services or e-commerce, where staff are typically more accustomed to digital tools. Firm size interacts further: Ahn and Ahn's (2020) non-significant ICT-skill finding, drawn from a sample weighted toward larger enterprises, contrasts with Hossain's (2025) and Sowndharya and Varshani's (2026) persistent technical-expertise barriers among smaller South Asian SMEs. This suggests digital literacy, training needs, and cost sensitivity are likely most acute among the smallest businesses forming much of Zoho Books' free and entry-tier base, while larger adopters experience challenges centred more on integration and customisation.

LIMITATIONS OF THIS REVIEW

As a conceptual, literature-based review rather than a primary empirical study, this chapter carries the limitations inherent to secondary-source synthesis. Comparatively little peer-reviewed research addresses Zoho Books by name; conclusions about the platform specifically are therefore drawn by extension from the broader cloud accounting literature rather than direct empirical study of its users. Industry reviews used for factual context are not subject to peer-review standards and may reflect commercially affiliated perspectives. The theoretical integration presented represents this author's synthesis rather than a previously validated combined model tested against primary data, and conclusions should be read as indicative of broader patterns rather than statistically generalisable to any specific population of Zoho Books users.

Research Ethics

As a secondary-literature review, this chapter does not involve primary data collection and therefore does not require participant consent or ethics board approval. It nonetheless follows standard research-integrity principles: every claim attributed to a source reflects that source's actual reported findings, including counter-pattern results such as Ahn and Ahn's (2020) non-significant security finding, which are reported rather than omitted; all ideas are paraphrased and credited using APA 7 in-text citation; the review is independent, unsponsored, and presents both strengths and limitations of Zoho Books without commercial bias; and it was prepared with the assistance of an AI research tool, with all citations verified against original sources and final argument structure remaining the author's responsibility.

Solutions and Implementation Roadmap

The literature supports six practical measures for smoother adaptation:

- Phased implementation, running old and new systems in parallel to validate data accuracy before full cutover (Haddara et al., 2022).
- ADKAR-structured staff training supplemented by internal workflow documentation.

- Transparent communication about data security and a routine, independent data-export practice to reduce lock-in anxiety (Peng & Gala, 2014; Ahn & Ahn, 2020).
- Realistic cost-benefit evaluation weighing total cost of ownership against automation benefits, not subscription cost alone.
- Using GST compliance deadlines as planned implementation triggers rather than last-minute switches (Kotter, 1996).
- Visible, active use of the system by owners and senior staff, consistently linked to stronger long-term outcomes (Lutfi, 2022; Ahn & Ahn, 2020).

These measures translate into a six-phase implementation roadmap:

- Readiness Assessment (Weeks 1–2) — assess literacy, map legacy data, identify integration needs.
- Planning and Business Case (Weeks 2–3) — link the transition to GST deadlines or time savings, secure ownership commitment.
- Data Migration and Parallel Running (Weeks 3–6) — migrate and validate data before retiring legacy tools.
- Structured Training (Weeks 4–7) — deliver phased, role-specific training covering navigation and underlying financial concepts.
- Go-Live and Reinforcement (Week 8 onward) — retire legacy systems and schedule follow-up support at two weeks, one month, and one quarter.
- Periodic Review — reassess subscription tier, export data regularly, and revisit training needs as the business grows.

Future Implications of the Study

As cloud accounting continues to expand among SMEs, the challenges and enablers identified here are likely to remain relevant while evolving alongside the technology itself. Emerging AI-assisted bookkeeping, automated reconciliation, and predictive reporting may ease some manual burden but are unlikely to eliminate the underlying organisational and literacy-related barriers identified in this chapter. Continued regulatory evolution, including tightening e-invoicing requirements in India, is likely to further reinforce compliance-driven adoption (Sastararuji et al., 2022; Sowndharya & Varshani, 2026). Future research would benefit from primary, platform-specific studies of Zoho Books users, and from longitudinal designs tracking businesses through at least twelve months of use to test whether the adoption-continuance distinction identified by Lutfi (2022) and the vendor lock-in concerns identified by Ahn and Ahn (2020) and Peng and Gala (2014) materialise in practice.

CONCLUSION

This chapter examined how cloud accounting adoption theory and cloud-ERP literature illuminate the practical challenges of adapting Zoho Books, drawing on more than two dozen academic sources and an integrated TAM–UTAUT–TOE–DOI–MIR framework. Adoption challenges cluster around ten themes: data migration, staff resistance, digital and financial literacy, system integration, data security and vendor trust, cost sensitivity, regulatory compliance pressure, support limitations, customisation constraints, and infrastructure dependency. The review clarifies that adapting Zoho Books is not simply installing new software but a broader organisational transition depending on financial literacy, training, trust, safeguards against vendor lock-in, and sustained management support. Businesses that treat adoption as an ongoing process — investing proportionately in phased training and change management — are more likely to realise the operational benefits cloud accounting is designed to offer. Future research should prioritise primary, platform-specific studies of Zoho Books users, longitudinal designs distinguishing initial adoption from continuance, and comparative studies testing whether India's compliance-driven adoption dynamic generalises to other regulatory environments.

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